

JANUARY 2023

THE BREEZE

*A quarterly newsletter celebrating 74 yrs. of life & living in Surf Pines,
the largest gated community on the Northwest Oregon Coast*



THE PRESIDENT'S MESSAGE

by John Yerke

Fellow Surf Pines Homeowners,

Recap of 2022

Surf Pines (SP) had a very good 2022. Of course, having Covid mostly behind us is primary. **Board meetings have returned to the meeting house**, and we continue to broadcast on Zoom. This has helped attendance for both homeowners and Board members. The annual July 4th picnic and garage sale were huge successes.



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In June, we transitioned all accounting functions to Fieldstone, which has gone exceptionally well. Jim Aalberg played a significant role in this. Fieldstone briefly provided administrative services, but the Board elected to have Debbie Eddy manage that function for us. She is passionate about SP, sensitive to its homeowners, and extraordinarily capable. It is hard to imagine anyone else as our administrator.

For about four years Tom Smith has toiled at digitizing SP records. Electronic copies now reside on Dropbox (see more detail in Tom's update) and provide ability for quick searches. This was a significant and necessary undertaking requiring countless hours. All information is available to any member upon request. A temporary access code for access can be provided to members only. Per our policy manual, **there can be a fee for information requests**, depending on the extent of the request and whether it is a homeowner or an outsider.

Over the last two years, under Ken's direction, we have better managed our trees to avoid injury and damage to homeowners and common property. The December windstorm resulted in minimal damage. Ken did an excellent job maintaining our common areas and a repeat performance will surely occur in 2023.

In November 2021, the BOD approved merging the Procedures and Owners Manuals into a single document: **The Policy and Procedures Manual**. The BOD has diligently maintained both its currency and accuracy. Having complete and accurate documents is essential to any homeowners association. **I urge homeowners to become more familiar with all our governing documents**, i.e., **Declarations, Bylaws and Policy and Procedures Manual**, which are on our website (see list below). The BOD has no latitude to subjectively assess situations or make decisions. All must be based on the objectiveness of those documents.

The biggest negative of the year was the contentious relationship between owners and/or advocates of Short-Term Rentals (STR's) and those that want them banned. The result has been a very few STR's that annoy neighbors by not being satisfactorily managed, annoying signs advertising "No STRs", and the theft of those signs. We need to clean up our act. I'm embarrassed for us.

Supporting Documents

-  [Amended Articles of Incorporation \(08/07/2021\) \(180 KB\)](#)
-  [Amended Declarations \(05/21/2021\) \(2 MB\)](#)
-  [Amended Bylaws \(05/21/2021\) \(1 MB\)](#)
-  [HB2534 - HOA Restriction Review \(10/07/2022\) \(2 MB\)](#)
-  [Amended Policies and Procedures Manual \(01/06/2023\) \(614 KB\)](#)

The BOD approved enhancements to collection for late SP dues. We have very few homeowners who are grossly delinquent. **Fieldstone will shortly be turning them over for collection.** This will result in significant fees being charged to the homeowner. If you are one of those few, it would be wise to get current ASAP.

PAST DUE

Policy Changes

At the January 6, 2023 BOD meeting, three significant policy changes were approved:

- 1) **Finance Committee.** A new committee that will consist of at least three homeowners and the Treasurer to assist the BOD in managing our balance sheet, spending and annual budget preparation.
- 2) **Noise/Disturbance Fee.** Periodically, Ken is involved in mitigating excessive noise or disturbances at a residence. This can include summoning the Clatsop County Sheriff and SP incurring overtime charges for Ken. A \$500 fee can now be assessed to the homeowner of the errant residence if culpability is determined by the BOD. It has long been a requirement that our safety officer have an Oregon State Private Security Provider license through the State of Oregon Department of Public Safety and Training.
- 3) **Real Estate Request Fee.** The policy for real estate information requests was amended to assess a fee of \$100 for a standard real estate buyers package or the actual cost for providing additional documents outside of that scope. The previous reference was for real estate information only.

In 2023, I'm looking forward to enjoying the many virtues of SP with family and friends and continuing to get to know more homeowners.

We are fortunate to live in such a pristine environment.

Best Regards,

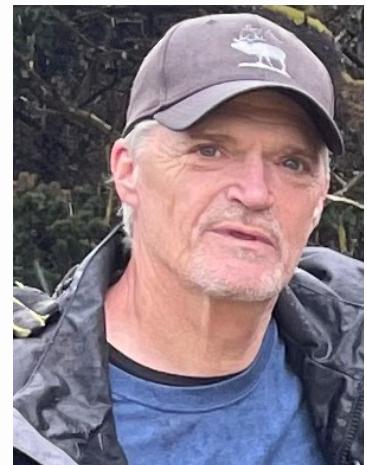
John Yerke



KEN'S CORNER

by Ken Weist

Hello Surf Pines! I hope everyone had a wonderful holiday season. Shawna and I would like to thank everyone for the wonderful Christmas spirit that everyone shared with us this year. We are always humbled by the kindness we receive! We also gained a few pounds from all the sweets we were given!! I would like to share a few important items:



Trash. I want to remind all residents that **trash day is Friday**. Cans should be taken to the street **no earlier than Thursday night**. Many residents have been putting cans out much earlier and, with the almost daily wind and rain, cans are falling over and trash goes everywhere.

Trees. A large number of trees came down during the early winter storms. It was a mess! Fortunately, with the help of a few volunteers (THANKS to those who assisted me!) and the fire department, we kept the roads open. Quality Tree Removal cleaned up additional trees. Rest assured that SP is safe from any tree concerns. Hopefully we won't have winds like that again this year!!

Parking on shoulders prohibited. Road shoulders are **not to be utilized as full time parking** by residents. We understand that guests and landscapers do frequently park on shoulders but typically only for a short period of time. As we get closer to spring, traffic will increase. **Clear road shoulders makes SP safer.**

Remotes. When using remotes, please **refrain from pushing the button more than once or holding it down**. Wait to push remote button until you are within **10 feet of the kiosk**. Repeatedly pushing/holding down the remote button confuses the computer and **activates the security system to lock down the gate**. Entering the wrong code into the kiosk **more than 5 times** will also lock down the system. When this happens, it consumes a lot of time reset and repair.



Recovering from surgery. On January 24th I had corrective surgery and will be **out until the February 8th**. Shawna will be available for codes/clickers during this period. I will be taking calls while recovering and be able to meet for appointments at the office. Please have no worries--I will be better than ever!

Thanks Surf Pines!
Ken



FINANCE UPDATE

by Jim Aalberg, Director & Treasurer

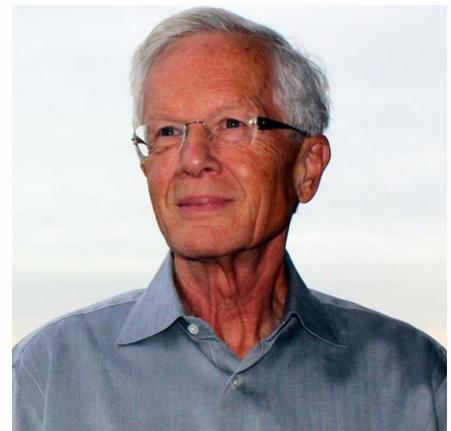
The report below summarized the financial status of SP as presented at the January 6, 2023 Board Meeting

Operating cash: **\$50,274**

Reserve funds total: **\$354,112**

Contingency funds total: **\$18,507**

Aggregate cash and bank CDs position: **\$422,893**



The last of the Wells Fargo checking accounts was closed in November and the balance transferred to the operating account at **Pacific Premier Bank**, now our sole banking institution. For the five months ending November 30, 2022, we are generally in compliance with budget; there are **no material unmanageable negative variances to date**. We will be writing off \$3,100 due to the inability to collect a two-year-old gate damage claim. After this write off, our allowance for doubtful account reserves will be \$1,800. However, we still have 7 months in the fiscal year, and need to remain diligent in monitoring expenses and collecting delinquent dues and fees. Reserves are being funded quarterly as budgeted and forecasted cash flows for the balance of year should result in meeting our budgeted reserve requirement for the 22-23 fiscal year.

These financials represent our first statements with supporting exhibits prepared by Fieldstone Management. **I am very pleased with the format, quality, and timeliness of these reports**. We will be moving to quarterly financial (from monthly) which will still give us the necessary monitoring and controls and better match with our now quarterly BOD meeting schedule. It will also **reduce our accounting costs**. We are still working with the CPA to complete our year end (June 30, 2022) required financial audit. Bottom line: **the HOAs financial condition is solid**, and I assure you we plan to keep it that way.

The BOD anticipates considering non-budgeted capital expenditures for two proposals in the next 90 days:

1) Equipment shed

2) Gate beautification

We will keep owners posted on these proposed projects. Additionally, as treasurer I will be forming a Finance Committee, to include three owners to work with me in managing the HOA accounting processes, reserve setting, tax returns, budgeting, and insurance requirements. Participating individuals should have some degree of accounting expertise. If interested please let me know.



SECRETARY REPORT & COMMUNICATIONS UPDATE

by Thomas Smith

Welcome to a new year! It looks like change is still upon us.



Community Manager Change

In October we determined that, although the conversion to Fieldstone Management was extremely successful from an accounting point of view, it was evident that having a community manager who is not local was not working. Thus, our agreement with Fieldstone was revised with that function removed. **Debbie Eddy agreed to become our SP Community Manager** effective December 1, 2022, and will work with Fieldstone to provide better member services. Debbie has worked with SP over 11 years and brings a wealth of community knowledge back into our association. She is planning on finally retiring this summer, however, so our plan is to train her on the interactive social/web/communications applications we have been developing and implementing over the last three years and in February, we will begin searching for someone else to assume the Community Manager position. We feel it is very important to have a **local person** serve in this role to provide needed SP support. We will also train back up volunteers to ensure our current systems have continuity. If any member has recommendations for a local person with good technical skills for the future Community Manager position, please refer them to John Yerke or me.

Surf Pines Document Vault (see schematic on next page)

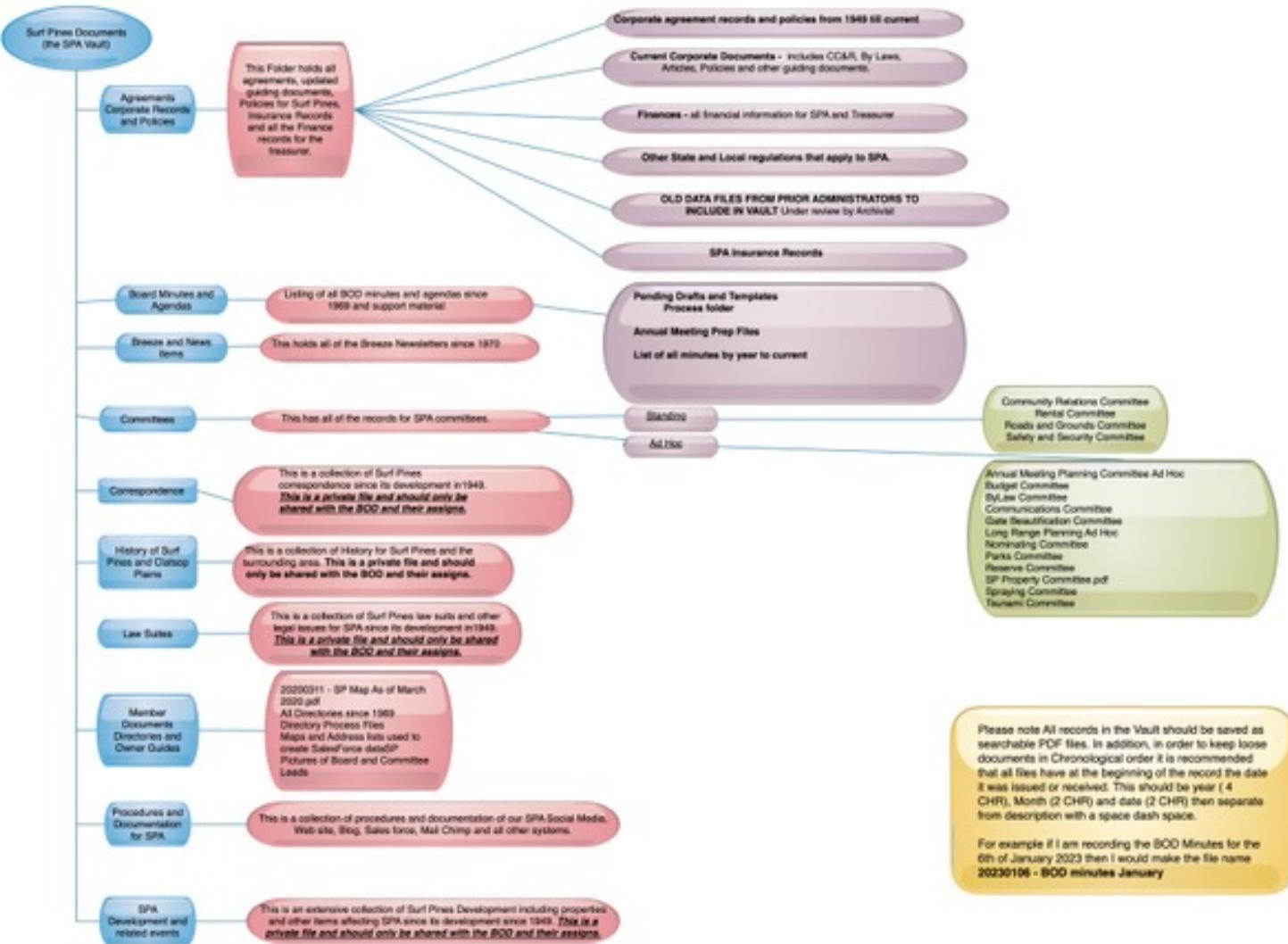
Over the last three years, we have digitized 70 years' worth of SP documents. As a result, there is much less chance of physical damage to our historical records. Soon, through our Members-Only website, all SPA members will be able to access:

- 1) all meeting **minutes** since 1969
- 2) most member **directories** since the early 70's
- 3) most **Breeze newsletters** since 1970



Many other records will be available only to the Board and Administration staff for historical reference. This has been a monumental endeavor and will assist our Board and Administration for years to come.

Surf Pines Document Vault



The diagram above is a flow chart of 10 collections (folders) of the history of the SPA and a description of what is contained in each.

COMMUNITY RELATIONS COMMITTEE (CRC)

by Cecilia Mushinskie

Happy New Year Everyone!



Calling All SP Artist/Artisans/Crafters/Brewers/Distillers/Photo Pros:

The CRC is always looking for new community event ideas. Recently, a great idea to have a **Spring SP Art Walk** was presented by two of our residents. However, before we begin planning, we wanted to ask **how many Artists, Artisans, Crafters, Photo Pros and Liquid Crafters in SP would be interested** in opening up their studio, workshop or whatever you work in, for a day of fun and to showcase (and maybe even sell) your beautiful Arts and Crafts to fellow neighbors?

If you have any interest in participating, please call or text **Cecilia Mushinskie** at **(909) 214-2899 no later than Feb 20**. This will help us determine if there is sufficient artist/artisan participation to move forward with choosing a date and begin planning.

As always, if you have any ideas for Community activities, please contact one of the CRC members.

Volunteers are the heart of any community, and while we have an amazing hard-working committee, we always welcome new team members. If you have a desire to be a part of the CRC, please contact one of the CRC team members:

Cecilia Mushinskie, Katie Weber, Robin Rhodes, Sue Hoagland, Roberta Becker, Tom Smith



Photos:

**Top right: Cecilia and Mike Mushinskie
at the
July 3 Picnic in the Park**

**Left: Kate Besse's Art Studio
at her SP home**

REAL ESTATE MARKET WATCH

by Julia Radditz, Principal Broker/Owner, TOTEM Properties LLC
Market data provided by Clatsop MLS. Current as of 1/14/2023.

FOR SALE NOW IN SURF PINES:

89442 Ocean Dr. **\$1,125,000** (Pending)
 89026 Ocean Dr. **\$1,225,000**
 90022 Ocean Dr. **\$1,299,000**

RECENTLY SOLD IN SURF PINES:

33101 Malarkey Dr. **\$500,000**

Since the last publication of this newsletter in October 2022, only one house has sold in SP, for 91% of the original list price after 40 days on the market. There were no vacant land sales during this period.



Currently, 122 homes are on the market in Clatsop County with 55 pending. By the end of December, homes were selling for an **average of 92% of their list price**. The **list-to-sold ratio has continued its decline** since the height in June, when the average home was selling for 101% of the original list price. The **median sale price in December 2022 was \$560,000**, vs. **\$548,000 in December 2021**, representing a 2% increase for the month. During that same period, median days on the market increased from 53 to 84.

It felt as though many buyers decided to take a break from the housing market in December. We are seeing a larger proportion of offers being accepted with terms that favor buyers, including concessions (seller contributions to buyer's closing costs or reduced sale price) and contingent sales.

Real estate forecasts for 2023 are heavily dependent on what happens with the broader economy as it relates to inflation and recession concerns. The rosy hope for 2023 is for a return to stability and balance in the real estate market. With every shift of the market, selling strategies must be adjusted, and a watchful eye will notice the new opportunities opening up.

Wishing you a wonderful start to 2023!

Julia



EDITOR'S MUSINGS

by Dr. Clare Hasler-Lewis

The Mediterranean Diet Really IS

That Good for You...

(From a NY Times article by Dani Bloom, Jan. 6, 2023)

In the 1950s, researchers from across the globe embarked on a sweeping and ambitious study. For decades, they scrutinized the diets and lifestyles of thousands of middle-aged men living in the United States, Europe and Japan and then examined how those characteristics affected their risks of developing cardiovascular disease. The Seven Countries Study, as it later became known, famously found associations between saturated fats, cholesterol levels and coronary heart disease.



But the researchers also reported another notable result: **Those who lived in and around the Mediterranean — in countries like Italy, Greece and Croatia — had lower rates of cardiovascular disease than participants who lived elsewhere. Their diets, rich in fruits, vegetables, legumes, whole grains, nuts, seeds, lean proteins and healthy fats, seemed to have a protective effect.**

Since then, the Mediterranean Diet (Med Diet) has become the bedrock of healthy eating, with well-studied health benefits including lower blood pressure and cholesterol, reduced risk of Type 2 diabetes, reduced cancer risk, improved cognitive function, and many other health benefits.

The Med Diet prioritizes **whole grains, fruits, vegetables, legumes, nuts, herbs, spices** and **olive oil** (the primary type of fat). Fish rich in omega-3 fatty acids, like salmon, sardines and tuna, are the preferred animal protein source. And **foods high in saturated fats, like red meat and butter, are eaten rarely**. Eggs and dairy products like yogurt and cheese can also be part of the Med Diet, but in moderation. And moderate alcohol consumption, like a glass of wine at dinner, particularly red wine, is allowed.

Mediterranean Diet #1 in 2023

The 13th Annual "Best Diet" Ranking from US News & World Report awarded the Med Diet the No. 1 spot for the **Best Diet Overall** for the 6th consecutive year as well as the top spot for **Healthy Eating**. The rankings were developed by 33 top experts in nutrition, diabetes, weight loss and heart health who carefully examined 24 eating patterns - that is, different dietary habits -not necessarily eating for weight loss.

